

**IN THE UNITED STATES  
PATENT AND TRADEMARK OFFICE**

Application No.	: 09/894,274	Confirmation No.:	5243
Applicants	: M. Tanumihardja et al.		
Filed	: June 27, 2001		
Group Art Unit	: 3696		
Examiner	: Examiner: F. Poinvil		
Docket No.	: 14067.0067		
Title	: WIRELESS PAYMENT PROCESSING		

Mail Stop After Final  
Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450.

**RESPONSE AFTER FINAL OFFICE ACTION UNDER 37 C.F.R. 1.116**

Sir:

In response to the Final Office Action mailed November 17, 2010, please consider the following remarks:

**A Listing of the Claims** begins on page 2 of this paper.

**Remarks** begin on page 18 of this paper.